Your Pension Is a Climate Bomb — and the Fuse Is in Your Hands

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6 facts that change everything

1. **Your pension is probably your biggest climate impact —** UK workplace pensions hold **£667 billion**, and about 90% of us sit in the 'default' fund our employer picked.
2. **Not ONE of the 20 biggest providers has a fossil-free default.** Every single one holds oil and gas — even Nest, the best-rated, holds Shell and BP in the fund 99% of its members are in.
3. **The myth that's costing you:** going green does NOT lose your employer's contributions. Switching the fund inside your scheme is free and you keep every penny — only transferring your whole pot out costs you.
4. **'Sustainable' is often greenwashing.** Most green-branded funds are carbon 'tilts' that still hold the same oil and tech as a normal tracker. Only a handful genuinely exclude fossil fuels.
5. **The system runs on two oil dividends.** Shell and BP pay roughly **£1 in every £8** of all FTSE 100 dividends — which is why, in 2024–25, shareholder pressure forced both to scrap climate targets and pile back into oil.
6. **It's not 'boomers' — it's a wealthy minority and the institutions around them.** The top 10% hold **64% of all private pension wealth** (the bottom half hold under 1%); the $25-trillion asset managers just dropped their climate votes from ~53% to ~4%.

3 things you can actually do (free, ~2 minutes)

① **Switch your own fund** to a credibly green option in your provider's app — keeps your employer's money.

② **Round up old pots** from past jobs into one green plan (no employer cash at stake on those).

③ **Email HR** to green the default for everyone — the single highest-impact move, because that's where 90% of the money sits.

The full pack — 20+ free resources (comment to get them)

Get started: Pocket Cheat-Sheet · Green Pension Guide · Self-Employed Playbook · Find Out What Your Pension Holds

Choose a fund: Top-20 Providers Playbook · Compare-the-Market spreadsheet · Best & Worst Defaults Named · Green Isn't Always Ethical · Does Green Cost You Returns?

The bigger picture: Who Really Owns Fossil Fuels · The Dividend Addiction · The Machine That Keeps Britain in Oil · Where the Leverage Really Is · Lobbying & the Revolving Door · The Real Cost to Pensioners

Act & share: Where Your Pension Money Sits (+ ready-to-send HR email) · Myths Busted · What Greening Actually Achieves · Pensions for Under-30s · Allies & Key Contacts · Content Calendar

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Bottom line: you didn't choose to fund oil — but you can un-choose it in two minutes, and your collective demand is the one thing powerful enough to turn the whole machine. Check your pension today.

General information, not financial advice. Headline figures from ONS, TPR, PPF, Corporate Adviser and AJ Bell; the "£88bn / 4.5-out-of-10" climate figures are Make My Money Matter campaign estimates. Compiled June 2026.